

FAILURE TO MEET AUTOMOBILE LIABILITY INSURANCE REQUIREMENTS:

Driving without an automobile liability insurance policy in effect on the vehicle you are operating is against the law. Thousands of Indiana residents suffer injuries or damages yearly caused by persons without insurance coverage on their vehicles. All of us pay more for insurance to cover the risk of being injured or suffering damage caused by an uninsured motorist. To attempt to deter uninsured motorists, Indiana law provides the following sanctions for operating a vehicle without insurance.

1. A person who is found to have operated a vehicle without an automobile liability insurance policy in effect is subject to a ninety (90) day driver license suspension or a one (1) year suspension if it is a repeat violation in a three (3) year period. In order to obtain a reinstatement of the license, the person must pay a reinstatement fee of \$150, \$225, or \$300 depending on whether it is a first, second, third or subsequent offense, and prove that an automobile liability policy has been purchased and is in effect.
2. **When Proof of Insurance Coverage Must be Provided:** Operating a vehicle without insurance coverage is a Class A infraction. In addition, a person appearing in court on a traffic violation may be requested to prove he or she had insurance coverage on the date of the offense. This occurs in two types of instances:
 - a. **After an Accident:** All accident information sent to the State Police is sent to the Bureau of Motor Vehicles. If the insurance information is not provided by the insurance company to state police, a request for proof of financial responsibility (i.e. automobile liability insurance) in the form of a “certificate of compliance” will be sent to the person’s address as shown on his or her official driving record. The person then must arrange for his or her insurance company agent to fill in the information on the certificate and return the certificate to the Bureau of Motor Vehicles within forty (40) days. Failure to return the certificate will result in the license suspension described in Section 1.

- b. **After Certain Moving Violations:** When the Bureau of Motor Vehicles receives a report from a court of a judgment or conviction for any moving violation for which points are assessed by the Bureau of Motor Vehicles a certificate of compliance form is sent to the driver at the address shown on his or her official driving record in the following instances:
- (i) When the Bureau of Motor Vehicles receives notification of a moving traffic violation and points are assessed, and the driver has at least two (2) other moving traffic violations on which points were assessed within a twelve-month period;
 - (ii) When the moving violation is a felony or a misdemeanor; or
 - (iii) When the driver has been previously suspended for failure to carry insurance. The driver has the same forty (40) day period to have the information completed and sent back to the Bureau of Motor Vehicles to avoid suspension described in Section 1.

3. **VERY IMPORTANT:** Keep Your Address Current with the Bureau of Motor Vehicles: The Bureau of Motor Vehicles sends requests for proof of insurance to thousands of drivers each year. **You are required by law to notify the Bureau of Motor Vehicles if you move and change your address.** More importantly, it just makes good sense so that any official notice sent by the Bureau of Motor Vehicles reaches you. You can avoid needless license suspensions. You may inform the BMV of a change in your mailing address in writing and forward that information to:

Bureau of Motor Vehicles
Driver Services Division
Room 405, Indiana Government Center North
100 North Senate Avenue
Indianapolis, Indiana 46201,

or you may apply for an amendment to your driver license to update your address.

CHAPTER E

LICENSE INVALIDATION FOR DROPPING OUT OF SCHOOL OR FOR RECEIVING A SUSPENSION OR EXPULSION FROM SCHOOL: Indiana law requires school principals to notify the Bureau of Motor Vehicles to invalidate the driver license of a person less than eighteen (18) years of age who: